V •

The method of claim 60, further comprising associating loyalty data with the card based 2/ upon usage of the card.

Cont.

REMARKS

New claims 23 through 66 have been added. Claims 1-66 are now pending. Applicant believes that the new claims are fully supported by the specification and contain no new matter.

Consideration of the application, as amended is respectfully requested.

Respectfully submitted,

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